

# **POLICIES AND PROCEDURES**

**DISASTER RECOVERY:  
TORNADOES OF APRIL 2011**

**SINGLE-FAMILY HOUSING ASSISTANCE**

**COMMUNITY DEVELOPMENT  
BLOCK GRANT PROGRAM**



**STATE OF ALABAMA  
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## **POLICIES AND PROCEDURES**

### **Disaster Recovery: Tornadoes of April 2011**

#### **Single-Family Housing Assistance**

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#### **ADDENDUM:**

- 1: Contact Information
- 2: Application Form
- 3: Homeowner's Identification Number
- 4: Income Tables
- 5: Homeowner's Request for Grievance Review Form

## I. INTRODUCTION

### Authorization and Purpose

In April 2011 a large geographical segment of the State of Alabama, along with other portions of the United States, sustained substantial damage from a series of tornadoes and other weather-related disasters. Funds have been allocated by the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program to assist in recovery from the extraordinary impact of these Presidentially-declared disasters. Disaster recovery projects may include infrastructure, economic development and housing; however, the policies and procedures contained herein address only the single-family, owner-occupied housing assistance portion of disaster recovery.

The State of Alabama Disaster Recovery Program will be administered by the Alabama Department of Economic and Community Affairs (ADECA). ADECA is establishing a comprehensive housing assistance program to provide financial assistance to qualified homeowners who occupied residential units in the affected areas during the tornadoes of April 2011. The storms caused extensive damage to the housing stock of specified counties, and based on the greatest need, ADECA has chosen to address as many as possible of those needs in accordance with the approved State of Alabama Action Plan for Disaster Recovery: Tornadoes of April 2011.

The objective of the housing assistance program is to help as many affected homeowners as possible by providing funds to assist in addressing housing needs. Housing assistance funds may be used alone or to attract other funds to aid the homeowner with housing repairs or replacement. To be eligible, an applicant must be able to prove that: 1) they own their home; 2) their housing unit was damaged by tornadoes (and/or other weather-related conditions) which occurred during April of 2011; and 3) they have not received reimbursement from other sources (considered duplication of benefit) to cover the full amount of damages sustained by their home.

Thirty counties in Alabama are qualified to receive assistance with owner-occupied single-family units. These counties are:

*Jefferson, Cullman, DeKalb, Tuscaloosa, Marshall, Jackson, Madison, St. Clair, Lawrence, Walker, Calhoun, Blount, Limestone, Marengo, Choctaw, Elmore, Clarke, Marion, Hale, Autauga, Etowah, Greene, Perry, Colbert, Sumter, Talladega, Pickens, Cherokee, Franklin and Shelby.*

The \$11,731,534 set-aside for housing in the State of Alabama will not only address single-family, owner-occupied housing, but will also address unmet need for multi-family rental housing. No specific balances are set for each housing type; instead, ADECA will use requests submitted for each housing type to seek the appropriate balance.

This policy sets forth the procedures and guidelines under which the housing assistance program will be conducted, and is within the eligibility guidelines set by the U.S. Department of Housing and Urban Development, the Alabama Department of Economic and Community Affairs and the Housing and Community Development Act of 1974, as amended.

## **II. PROGRAM ADMINISTRATION / IMPLEMENTATION**

The Alabama Department of Economic and Community Affairs will be the administrative entity for the State of Alabama to manage the CDBG Housing Assistance Program. ADECA will contract for outside support assistance as necessary, including but not limited to: Non-Profit Agencies, Housing Rehabilitation Specialist; Architect; Engineer; Appraiser; Environmental Consultant; Hazardous Materials Tester (lead based paint tester); Title Researcher; Archaeological Consultant; Legal Service Provider and/or Case Manager. In addition to ADECA staff and support professionals, Housing Committees will be utilized to make decisions relative to beneficiary selection.

## **III. PROGRAM ELIGIBILITY REQUIREMENTS**

This program is designed to provide housing assistance to eligible owner-occupant(s) who resided at the address of the structure damaged by tornadoes or related causes during the tornadoes of April 2011. In addition to proving ownership, applicants must document that the address of the structure for which assistance is being sought was their primary residence during the tornadoes of April 2011. A deed to the property will document ownership, and proof of residence may include copies of utility bills, etc.

If the dwelling is located within a designated flood zone, the applicant must provide flood insurance on the dwelling pursuant to the provision of housing assistance. No future Federal disaster benefits will be provided unless flood insurance is maintained as provided under current Federal law.

Housing assistance grant eligibility requirements include the following:

### **A. Occupancy/Ownership**

Home must have been owned and occupied by the applicant as primary residence during the tornadoes of April 2011. Applicant must provide proof of ownership.

## **B. Damage Documentation**

The applicant must provide documentation, (i.e., FEMA application number for disaster 1971-DR, insurance damage reports, etc.), that the structure for which assistance is being applied was damaged during the tornadoes of April 2011.

## **C. Income Criteria**

All eligible homeowners must meet applicable Section 8 Housing Assistance Income Limits as established by the U.S. Department of Housing and Urban Development, with the exception of hardship cases as described below under "D. Housing Assistance as an Urgent Need Activity."

All homeowners must provide sufficient documentation of total combined household income from all persons residing in the household; from any source earned or received; for the previous twelve months at the time of income verification, including changes taking place impacting source and income.

Income tables applicable to each of the 30 eligible counties are provided at Addendum 4 of this Manual.

## **D. Housing Assistance as an Urgent Need Activity**

Income ineligible applicants who are otherwise eligible for program participation will be considered for housing assistance under hardship condition. Household income limits for tornado victims have been waived for participation in this program based on urgent need, up to 50% of the total beneficiaries.

To qualify under this category, a homeowner must be recommended by the Housing Committee to ADECA as a hardship case. ADECA then has the option to grant a waiver under the "Urgent Need" national objective.

# **IV. PROGRAM REQUIREMENTS**

All housing assistance grant components require the following:

1. For any property *located within a designated flood zone* and required for current and future eligibility for Federal funds, owner must obtain and maintain flood insurance as required;
2. Owner is strongly encouraged to obtain and maintain hazard/homeowner's insurance as a means of investment protection;
3. All housing activities will be in accordance with local ordinances and State-adopted building codes.

## V. HOUSING ASSISTANCE GRANT CEILING

Single-family housing grants will not exceed \$25,000.00 per household, pending extenuating circumstances which could warrant a waiver of that ceiling by ADECA. This grant may be used alone if appropriate for making needed repairs; it may be used to supplement other funds which have been generated through insurance proceeds, FEMA funds, grants from other charitable or volunteer organizations, or SBA loans or grants, etc.; or it may be used to leverage other loan or grant funds.

### CIRCUMSTANCES AFFECTING GRANT AMOUNT

- A. **Primary Sources of Disaster Assistance:** SBA and FEMA are the federal government's primary sources of disaster assistance. Disaster Recovery CDBG funds must supplement rather than replace these sources. Applicants should have applied for FEMA and SBA assistance prior to receiving CDBG disaster assistance, and home repair or replacement funds received through these sources, if any, will be documented during the intake process.

Application periods for both SBA and FEMA are now closed. If they should reopen during the implementation of this program, the applicant will be directed to apply.

- B. **Duplication of Benefits:** Duplication of benefits includes "total assistance available" to the homeowner. Assistance includes all benefits available to the homeowner, including cash and other resources. In order to avoid duplication of benefits, housing assistance program grants cannot be used to replace amounts previously paid by any of the following:

- FEMA Home Repair Funds (not including relocation assistance or replacement of personal belongings, etc.);
- Homeowner Insurance or Mortgage Insurance Proceeds;
- NFIP Insurance Proceeds (which includes ICC funds);
- Other local, state or federal programs;
- Grants from any other charitable or volunteer organization for home repair;
- SBA Housing Assistance;
- Volunteer labor provided by charitable organizations.

If a benefit is available to the homeowner through reasonable efforts but such benefit is not received due to action or inaction on the part of the homeowner, then such amount may be excluded from the final grant award.

- C. **Repayment of Grant Funds:** No repayment of grant funds will be required so long as no duplication of benefit occurs and expenditure of grant funds is for the intended purpose. All expenditures must be documented with receipts, invoices, etc.
- D. **Insufficient Grant Funding:** In cases where the grant maximum is insufficient to resolve housing problems, authorization for use of additional grant funds may be recommended to the Housing Committee. After review and approval, the Housing Committee may request a waiver of the grant ceiling from ADECA. Funds exceeding the grant ceiling should be requested only under extreme circumstances.

## **VI. OPTIONS FOR EXPENDITURE OF GRANT FUNDS**

The housing assistance program will provide financial support in accordance with policies established herein. Funds provided for housing assistance may be used to help offset any of the costs related to housing rehabilitation, house elevation, on-site sewage treatment and disposal, new house construction, manufactured housing (only if zoning and subdivision regulations permit), and demolition and clearance (if required). If it is known that other agencies have provided, or will provide, benefits which represent a duplication of assistance, then ADECA will not assist the applicant.

### **1. Home Ownership**

The single-family housing assistance element includes rehabilitation or replacement of owner-occupied structures or those occupied by persons holding a life estate interest. Vacation and/or second homes are not eligible.

### **2. Housing Rehabilitation**

Grant assistance is based on damage to a home's structure and funds are not to be used to replace contents.

### **3. House Elevation**

If required, grant assistance may be used to elevate an owner-occupied housing unit that was damaged by tornado and/or other weather-related elements during the dates specified herein. Elevation must be completed as required by building code and/or the National Flood Insurance Program. No replacement house will qualify if located in the 100-year flood plain.



#### **4. On-Site Sewage Treatment and Disposal**

Grant funds may be used for the installation of an on-site sewage treatment and disposal system. Coordination with appropriate local authorities will be necessary in determining the type of system, size of system, and installation requirements.

#### **5. New House Construction / Replacement Home**

Grant funds may be used to supplement other funds obtained or in the process of being obtained for new home construction of a home that was destroyed, is unsafe to inhabit, or is less expensive to rebuild than to repair. The housing unit must be in compliance with all State and local building codes and ordinances as well as zoning and land use ordinances/restrictions. Grant funds may not be used to purchase furnishings.

New house construction refers to conventional stick built housing as well as manufactured housing if zoning and land use laws permit.

#### **6. Demolition and Clearance**

When necessary, demolition and clearance of a housing unit and/or lot are eligible uses of grant funds.

### **VII. OTHER USES FOR HOUSING ASSISTANCE GRANTS**

Each household situation is unique and each solution is different. Where no other funding source is available, ADECA reserves the right to consider innovative ways to use CDBG funds to provide assistance to persons who were displaced by tornadoes. Approval for use of grant funds for these options will be limited, as most situations are addressed by other grant options. Any use of grant funds must be approved within HUD's policies.

In addition to providing grant funds for direct housing assistance, the housing assistance program may provide funds for other housing support services. Some examples of this type of housing assistance follow:

1. Temporary Storage Unit – provision of temporary on-site storage units for homeowners to store their household furnishing while the house is being elevated, rehabilitated or constructed.
2. Temporary On-Site Dumpster – provision of an on-site dumpster for debris removal during housing rehabilitation.

3. Tree Trimming/Removal – provision of services to remove tree limbs and/or trees that prohibit housing assistance activities.
4. Associated Expenses – provision of temporary power poles for manufactured housing, removal of fixtures (fences, out buildings, etc.), and other minor costs that prohibit implementation of housing assistance activities due to lack of applicant funding for such items.

## **VIII. INTAKE PROCESS**

The intake process is extremely critical to the success of the housing assistance program and must be conducted in a fair and timely manner. To assure the effectiveness of this process, several steps are involved.

### **A. Housing Intake Agencies**

To work directly with homeowners in completing the intake process, ADECA will enter into a grant agreement with three nonprofit agencies: Community Action Partnership of North Alabama; Community Service Programs of West Alabama; and the Alabama Rural Coalition for the Homeless. These agencies are hereinafter referred to as the Housing Intake Agencies (HIA). Between the three agencies, residents in all thirty eligible counties will have access to the housing assistance intake process. Specific contact information for each Housing Intake Agency and a list of the specific eligible counties they serve is provided in Addendum 1.

The HIA's are currently under contract with FEMA through the Governor's Office of Faith and Community-Based Initiatives to provide disaster case management. The purpose of the FEMA Disaster Case Management Program is to rapidly return individuals and families who have survived the April storms to a state of self-sufficiency or near pre-storm status. The program provides an organized and coordinated approach to assess storm-related unmet needs of storm survivors. These unmet needs include housing, healthcare, mental health and other human-resource related needs caused by the April storms. The experience and capacity of the HIA agencies and their Case Management staff will provide a natural linkage to the CDBG housing assistance program.

The Housing Intake Agencies will assist in the following manner:

1. Establish a Housing Committee to direct the housing assistance selection process. Each Housing Committee will be comprised of at least 7 members.
2. Release announcements (as scheduled with ADECA) of the locations, dates and times for homeowners to submit applications for housing assistance. In

order to address the needs of limited English-proficient persons<sup>1</sup>, project-related public notices will be published in Spanish and, if necessary, other languages.

3. Use all means at their disposal, including their existing database, to assure that potential clients are aware of the housing assistance program. Conduct outreach to identify individuals who have storm-related unmet housing needs resulting from the April 2011 storms.
4. Assign a unique homeowner identification number to each case. That number will incorporate identity of the nonprofit agency, county identification based on the damaged home address, and a four digit number representing the order in which applications were received. Instructions for determining the application number are included at Addendum 3 of this manual.
5. Complete a screening process to identify homeowners who are potentially eligible for assistance. Homeowners seeking assistance must complete the application form, and can be assisted by the HIA in this process if necessary. The form, which includes information related to the applicant's income, residency, homeownership and presence of unmet housing need, will help determine if the homeowner is qualified for CDBG assistance. A copy of the Application Form is included at Addendum 2.
6. Make an initial assessment of applicant's eligibility based on income, homeownership, location, and unmet housing need based on information provided in the application.
7. Promptly inform the applicant in writing with a copy of the letter in applicant's file if the initial assessment indicates the applicant is ineligible based on any of these criteria.
8. Identify and hold over for review by the Housing Committee hardship cases as identified by the Case Manager based on undue financial condition, sickness, or other compelling reason.
9. Arrange a home inspection for eligible homeowners to ascertain eligibility of unit and approximate cost to repair or rebuild.
10. Attempt to identify other resources if rehabilitation costs involved are estimated at more than \$25,000. These may include volunteer donations, volunteer labor, homeowner contributions or other resources which can be used to fill the gap.

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<sup>1</sup> Limited English Proficient Persons are those that represent 5% or 1,000 persons (whichever is lesser) per the most recent decennial Census or as identified locally as having a specific need.

11. Ensure that, for replacement homes, the homeowner is able to qualify for loans and other sources of funding in addition to the CDBG assistance of up to \$25,000 to build a new house. In order to assist as many households as possible, the HIAs will incorporate maximum volunteer donations, labor, and other resources to reduce the need for CDBG dollars for all cases regardless of cost.
12. Determine financial feasibility to complete repairs or replacement.
13. Determine and document potential duplication of benefit.
14. Verify information related to the household and the housing unit of potentially qualified homeowners. The file must contain the following documentation, as appropriate, and for any item where requested information is not provided, an explanation should be given. (*Example:* "f. There is no mortgage on the house.")
  - a. Application form;
  - b. Verification of income for all household members (i.e., tax returns, W-2 forms, payroll stubs, etc.);
  - c. Proof of ownership (i.e., warranty deed, real estate tax receipts, etc.);
  - d. Utility statements (water, power, gas) from damaged property address;
  - e. Property insurance policy;
  - f. Account numbers and mortgage balances;
  - g. FEMA/SBA application numbers;
  - h. FEMA/SBA/insurance assessment;
  - i. FmHA, FEMA, SBA, private insurance and/or other benefits;
  - j. Photos of property damage;
  - k. Preliminary damage estimate; and
  - l. Determination of financial feasibility for repairs/replacement of home.
15. The HIA will score each eligible homeowner based on the following point system which gives special consideration to households with very low, low and moderate incomes and those with residents who are elderly, disabled, and/or have dependent children.

Scoring Items	Points
Significant damage (\$5,000+) to residence	1
Currently displaced / Living in unsafe conditions	1
Elderly (65+)	1
Documented disabled (if not elderly)	1
Income (based on tables in Addendum 4)	
Very low (30% or under)	3
Low (50% or under)	2
Moderate (80% or under)	1
Dependent children 18 or younger	1
Repair/replacement of home in same community	1

16. Present each potential case for review to the Housing Committee. The decision of the Housing Committee will be documented in the homeowner's case file.
17. Submit completed files to ADECA for grant consideration and final approval.

If, during the application review, the homeowner fails to respond to any request for additional information within the specified time limit to be determined by the HIA, the application will be closed and the applicant will be notified in writing. If the applicant makes a concerted and meaningful effort to respond, but is unable to provide all requested information, then the Housing Intake Agency may continue to work with the applicant until such time that it is determined that the must be closed due to a lack of information/cooperation by the homeowner or other factors that would preclude program participation.

The Housing Intake Agencies must develop forms and procedures to assist them in implementing the intake and qualification process in a fair and consistent manner. The procedures must be in conformance with ADECA's Policies and Procedures, and a copy must be provided to ADECA prior to program implementation.

## **B. Housing Committees**

Each Housing Committee will be established by the Housing Intake Agency in the area which it serves. The Housing Committee will play an essential role in the implementation of the single-family housing assistance program. The purpose of the Housing Committee is to direct and bring legitimacy to the housing assistance selection process. Each Housing Committee will be comprised of at least 7 members.

The Housing Committee will generally attempt to accommodate the best interest of the applicant for housing assistance. In addition, the Committee will ensure that the HIA's intake process treats each applicant fairly and consistently; that all hardship cases are given proper consideration; and that all complaints are addressed in a timely manner. The Housing Committee will review each case with regard to unmet needs, hardship, eligibility, and feasibility. For projects where the need exceeds the \$25,000 ceiling, the Housing Committee will carefully consider other sources to fill the gap. These sources may include homeowner contribution, loans, grants, donations, volunteer labor, etc. If no other option is available, the Housing Committee may recommend that ADECA grant a waiver of the \$25,000 ceiling in hardship cases. Likewise, the Housing Committee will verify hardship status in situations where the household is not income qualified.

Housing Committee membership may include members from Long Term Recovery Committees, volunteer organizations, fair housing and housing coalitions, and other interested and relevant groups and organizations. The Housing Committee will meet at regular intervals or upon call by the Chairman. The committee will vote whether or not

to send each case to ADECA for final grant consideration and their recommendation will be documented in the applicant file.

### **C. ADECA**

At a date and time specified by ADECA, the HIAs will submit to ADECA a completed case file for each qualified homeowner who was recommended by the Housing Committee for final review and approval.

## **IX. DOCUMENTATION & VERIFICATION REQUIREMENTS**

All files submitted to ADECA for review and approval must contain documentation of the following:

### **A. Ownership**

Each applicant must provide a copy of the deed to the property and subject dwelling for which financial assistance is being sought. The deed must be dated and recorded in the name of the applicant. If the person is living in the housing unit as a party to a life estate interest, then a copy of the deed and life estate interest documentation should be provided. Life estate interests should be recorded along with the mortgage. Assistance will be limited to a single dwelling per applicant, and only those homes used as a primary, permanent residence will be considered.

### **B. Documentation of Storm Damage**

The applicant must provide documentation that the structure for which housing assistance is being requested was damaged by the tornadoes or storm-related event which occurred during April 2011. Acceptable documentation includes, but is not limited to: (1) copy of disaster number 1971-DR claim from FEMA establishing an application number; (2) an insurance company damage assessment report from the time period immediately following the tornadoes; (3) pictures taken at the residence following the storm damage.

### **C. Household Income**

The applicant must provide documented evidence to the satisfaction of ADECA of the total combined household income from all persons residing in the household; from any source earned or received; for the previous 12 months at the time of verification including changes taking place impacting source and income.

#### **D. Duplication of Benefits**

CDBG disaster recovery funds must supplement rather than replace FEMA, SBA and other sources of funds. In order to prevent duplication of benefits, applicants must provide documentation of any benefits other than CDBG received for housing assistance related to the tornadoes. These funds will be taken into consideration prior to the awarding of a CDBG grant.

#### **E. Statement of Verification & Authorization to Share Information**

The homeowner (or his/her designated representative) must sign the application form which certifies to the accuracy of the information provided and allows consent to make information available to other agencies when necessary to assist in obtaining verification of assistance.

### **X. Award of Housing Assistance Grants**

The ADECA staff will review each file to determine that information is complete; eligibility criteria have been documented as being met; and the score assigned to the case is accurate. Case files with the highest scores will be sorted further by address for geographic concentrations such as cities, neighborhoods, etc.

Every effort will be made to assist those whose homes were demolished and those in the greatest need; however, programmatic requirements and financial limitations of the program will preclude some applicants from receiving assistance. If more applications are received than can be completed under the program, all eligible applications will be addressed based on descending score.

It may become necessary for ADECA to vary from strictly using the highest score to ensure HUD targeting requirements are met. ADECA anticipates awarding approximately 300 housing grants. The actual number may be significantly different.

### **XI. BIDDING AND CONTRACTING**

#### **A. Contracts with Housing Program Administrators**

ADECA will enter into contracts to carry out disaster housing activities with cities and counties who have the capacity and willingness to administer HUD housing programs in their jurisdiction. For cities and counties with no experience in administering HUD housing programs, ADECA will invite and award proposals from experienced private consultants or nonprofit agencies to carry out housing grants. The recipients of ADECA contracts will be referred to as Housing Program Administrators (HPA). As a last resort, ADECA may directly carry out disaster housing activities and may enter into contracts for specific elements.

ADECA will accomplish this phase of the process by either individual housing unit or by bundling several housing units. Under contract with ADECA, Housing Program Administrators will assist in carrying out the housing assistance program to repair and replace units for qualifying households. While all repair and replacement units will have CDBG dollars, some will also have varying amounts of volunteer donations, volunteer labor, insurance proceeds, other grants, private loans and other resources. It will be the HPA's responsibility to coordinate among various resources as well as to ensure the housing units are repaired or new units are built in compliance with all governing requirements.

Housing Program Administrator's tasks include the following:

1. Coordinate with all parties, if the unit involves sources in addition to CDBG dollars, to establish specific responsibilities before rehabilitation or construction activities begin.
2. Prepare a work write-up and cost estimate when rehabilitation bids are required, ensuring that at a minimum all CDBG work meets the State of Alabama adopted building code. Work will be limited to disaster-related damage and health and safety issues. Changes to the work write-up will only be made by necessity to address structural or construction issues that are unknown at the time of the write-up.
3. Bid work on rehabilitation units, establish the lowest bidder, and secure ADECA's grant approval for each unit in order to allow ADECA to manage funds within budget.
4. Award contract for rehabilitation work, and provide necessary oversight and inspections to ensure work conforms to work write-up.
5. Carry out a necessary role for new houses depending upon how the grant is structured to ensure that the unit is built to conform to the State of Alabama adopted building code.
6. Ensure compliance with HUD lead rules for housing units built prior to 1978 where Federal funds total more than \$25,000 for hard costs of single-family housing rehabilitation.
7. Ensure that CDBG-funded work meets the State of Alabama's adopted Building Codes to produce high-quality, durable, energy-efficient, and mold-resistant housing.



## **B. Contractor Requirements**

### **1. Minimum Qualifications**

All private contractors must be licensed by the State of Alabama; a member of the Home Builders Licensure Board; must be familiar with and able to implement the current International Building Code and must have completed the Lead Safe Work Practices for Renovators and Remediators (offered by the University of Alabama) or equivalent coursework related to construction practices involving lead. Further, if the projected "hard costs" of rehabilitation will be \$25,000 or greater, then the contractor must also be a certified lead abatement contractor, as required by the State of Alabama (in accordance with the Alabama Lead Reduction Act of 1997 and regulations of the State Board of Health Bureau of Environmental Services Chapter 420-3-27) and must be familiar with and able to implement and comply with 24 CFR Part 35 et al.

In order for a contractor to be able to abate asbestos-containing materials in eligible dwellings, certain requirements are mandatory for participation. These contractors must be certified by the Alabama Department of Environmental Management and must be familiar with and able to remove asbestos in accordance with the National Emissions Standards for Hazardous Air Pollutants (NESHAP). Further, EPA guidelines for asbestos handling, removal, storage and transport under 40 CFR Part 61, Subpart M and 40 CFR Part 763 will apply for rehabilitation and/or demolition actions.

### **2. Insurance**

All private contractors must be required to furnish evidence of Comprehensive Public Liability Insurance of not less than \$500,000 in the event of bodily injury, including death and \$100,000 in the event of property damage arising out of work performed by the contractor. In addition, all private contractors will be required to submit evidence of "workman's compensation" coverage (if necessary), and will be required to maintain "builder's risk insurance" on all properties under construction. In the event of asbestos or lead abatement, the contractor must have liability insurance in an amount equal to \$1,000,000 in the event of bodily injury (including death) and \$250,000 in the event of property damage arising out of work performed. Insurance limits may be adjusted (as deemed necessary) by ADECA.

### **3. Warranty Period**

All private contractors must be required to provide a one year warranty to the homeowner for all work specified under the contract. Warranties for home appliances and/or fixtures (e.g., stove, refrigerator, HVAC unit, water heater, bathroom fan/light fixtures, etc...) will be covered for workmanship only. Information on warranties for the appliance and/or fixture will be provided to the

homeowner for all equipment installed so that the homeowner can contact the manufacturer if necessary during the specified warranty period.

## **XII. Special Requirements**

### **1. Handicap**

All housing replacement or rehabilitation will expressly address needs of handicapped persons who dwell in the structures.

### **2. Elevation**

Any housing unit may be required to be elevated or otherwise brought into compliance with elevation requirements of the National Flood Insurance Program and FEMA as part of the overall rehabilitation. Upon final approval of the application and the determination that a house must be elevated the HPA will contact the Architect or Engineer to conduct all necessary soil investigations, survey work and design/other tasks that may be necessary.

### **3. On-Site Sewage Treatment and Disposal**

On-site sewage treatment system must be approved by the County Public Health Department.

### **4. Demolition and Clearance**

Demolition and clearance will be determined based on site-specific conditions.

## **XIII. INVESTIGATION OF FRAUD, ABUSE, AND MITIGATION**

ADECA will make every effort to prevent fraud and program abuse, and will work very closely with representatives of the HUD Office of Inspector General (OIG), the FBI, Department of Justice, and U.S. Attorney's Office when necessary to monitor and investigate instances of fraud.

ADECA will not tolerate program fraud or duplication of benefits. In order to limit the chances for abuse, very specific documentation will be required.

## **XIV. CONFLICT OF INTEREST**

ADECA's partnering agencies and the Housing Committee will ensure that a conflict of interest or potential conflict of interest does not exist among agency staff or members of

the Housing Committee and the applicant. Any individual within a partnering agency or on the Housing Committee who has direct involvement with the applicant must recuse themselves from participating in any action or decision making process. If an appearance of conflict exists, the partnering agency must secure an opinion from the Alabama Ethics Commission before proceeding.

## **XV. GRIEVANCE PROCEDURE**

### **Purpose:**

The purpose of the grievance procedure is to provide a process for receiving, evaluating and resolving **complaints and grievances** related to determinations made which affect housing assistance grants. The grievance procedure is intended to assure that all applicants are treated equally, to allow the hearing and resolution of complaints in a fair and timely manner, and to determine the appropriate action(s) needed to assist the requester and to resolve the concern.

### **What is a grievance?**

A grievance is defined as a complaint filed by an applicant (referred to as a "requester" herein) for housing assistance alleging that he/she has been treated unfairly related to grant assistance issues including eligibility, amount of assistance and scope of work.

### **Steps:**

Any requester having a grievance must first file a complaint in writing with the Housing Intake Agency (HIA) on the Homeowner's Request for Grievance Review form at Addendum 5. The HIA will review the complaint and prepare an appropriate response or remedy for review by the Housing Committee. The Housing Committee's decision will be communicated to the requester in writing with a copy to ADECA.

A requester who is not satisfied with the response from the HIA has an option to submit a written complaint to ADECA providing the specific reason for dissatisfaction with the response. After reviewing the complaint, ADECA will respond in writing to the requester. If no satisfaction is obtained by the requester from ADECA, the requester has the option to take their grievance to HUD.

Both the HIA and ADECA will respond to all grievances as soon as possible, but not later than 15 days from the receipt of the grievance unless a valid reason exists to delay the response.


## **XVI. REVISIONS/AMENDMENTS**

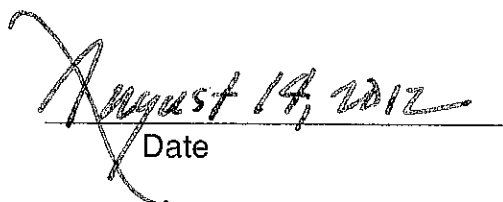
The purpose of ADECA's Policies and Procedures is to guide the implementation of the single-family housing assistance program for tornado victims (1) in a fair and consistent manner, and (2) as efficiently and expeditiously as possible. While these policies and procedures have been thoroughly discussed and debated, revisions and amendments may become necessary during the course of implementation to ensure that the program serves its intended purposes. Should revisions/amendments become necessary, they shall be approved by the ADECA Director and posted on the ADECA website. Some level of flexibility will be exercised by ADECA to ensure that program implementation is not overly bureaucratic.

For any issue or subject not addressed in these Policies, or in the case of conflicting issues, the Director will make a final ruling based on precedents, established practices, or determination as to what action is in the best interest of the program.

## **XVII. ADOPTION**

The Policies and Procedures of Disaster Recovery: Tornadoes of April 2011, Single-Family Housing Assistance were officially adopted by the Alabama Department of Economic and Community Affairs as of the date signed below.

  
\_\_\_\_\_  
Jim Byard, Jr., Director  
Alabama Department of Economic  
And Community Affairs

  
\_\_\_\_\_  
Date

# **Addendum 1**

## **Contact Information**

**Contact Information for**  
**Disaster Recovery: Tornadoes of April 2011**  
**Single-Family Housing Assistance**

**Housing Intake Agencies:**      **Community Action Partnership of North AL, Inc.**  
1909 Central Parkway, SW  
Decatur, Alabama 35601  
Contact: Jack Green, Chief Outcomes Officer  
Telephone: 256-260-3128  
Email: [jgreen@capna.org](mailto:jgreen@capna.org)

Counties covered by CAPNA for single-family housing assistance:  
Cullman, Lawrence, Limestone, Colbert, Franklin, Marion, Walker

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**Community Service Programs of West AL, Inc.**  
601 Seventeenth Street  
Tuscaloosa, Alabama 35401  
Contact: Cynthia W. Burton, Executive Director  
Telephone: 205-469-1018  
Email: [cburton@cspwal.com](mailto:cburton@cspwal.com)

Counties covered by CSPWA for single-family housing assistance:  
Tuscaloosa, Pickens, Sumter, Greene

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**Alabama Rural Coalition for the Homeless (ARCH)**  
540 South Perry Street, Post Office Box 451  
Montgomery, Alabama 36101  
Contact: Felicia Watkins-Jackson, Executive Director  
Telephone: 334-239-7833  
Email: [Felicia@archconnection.org](mailto:Felicia@archconnection.org)

Counties covered by ARCH for single-family housing assistance: Jefferson,  
DeKalb, Marshall, Jackson, Madison, St. Clair, Calhoun, Blount, Marengo, Choctaw,  
Elmore, Clarke, Hale, Autauga, Etowah, Perry, Talladega, Cherokee, Shelby

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**Administering Agency:**      **AL Department of Economic and Community Affairs**  
401 Adams Avenue, Post Office Box 5690  
Montgomery, Alabama 36103-5690  
Contact: Shabbir Olia, Manager  
Community & Economic Development  
Programs  
Telephone: 334-242-5468  
Email: [shabbir.olia@adeca.alabama.gov](mailto:shabbir.olia@adeca.alabama.gov)

## **Addendum 2**

## **Application Form**

# APPLICATION FORM – SINGLE-FAMILY HOUSING ASSISTANCE PROGRAM

Name: \_\_\_\_\_ Homeowner ID No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(To be completed by Case Manager)

Current Mailing

Address: \_\_\_\_\_ Date: \_\_\_\_\_

SS No: \_\_\_\_\_

Address of Storm

Damaged Home: \_\_\_\_\_

Was applicant living in the storm-damaged home when the April 2011 tornadoes occurred? ☐ Yes ☐ No

Telephone: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_ Email \_\_\_\_\_

Name of Each Person Currently Residing in Homeowner's Household (Attach additional page if necessary)	Relationship	Age	Male/Female	Disabled Yes/No	Annual Income	Source (i.e., Employment, Retirement, SS, Disability, etc.)
	Head of Household					

Is homeowner Hispanic or Latino? ☐ Yes ☐ No Check race of homeowner: White ☐ Black/African American ☐  
Asian ☐ American Indian/Alaskan Native ☐ Native Hawaiian/Other Pacific Islander ☐ Am. Indian/Alaskan Native & White ☐  
Asian & White ☐ Black/African American and White ☐ Am. Indian/Alaskan Native & Black ☐ Other Multi-Racial ☐

## INFORMATION REGARDING STORM-DAMAGED HOME:

Work Completed: \_\_\_\_\_

Work Remaining: \_\_\_\_\_

FEMA Application Number: \_\_\_\_\_ FEMA Home Repair Funds Received: \$ \_\_\_\_\_

Insurance Reimbursement: \$ \_\_\_\_\_ SBA Application Number: \_\_\_\_\_ SBA Loan: \$ \_\_\_\_\_

Other Assistance Received: \$ \_\_\_\_\_ From What Agencies? \_\_\_\_\_

Presence of hardship condition (explain): \_\_\_\_\_

Estimate of cost to complete repair work to home (if known): \_\_\_\_\_

## HOMEOWNER CERTIFICATION:

I certify to the accuracy of the above information and agree that inaccurate information may be cause for rejection. I further agree that this information may be shared with other agencies available to assist me in making needed home repairs.

Date \_\_\_\_\_ Signature \_\_\_\_\_



**THIS SIDE FOR OFFICIAL USE ONLY**

**To be completed by Case Manager:**

Documentation provided for: ☐ Homeownership ☐ Income ☐ Location ☐ Unmet Housing Need

For possible housing assistance, I determine this homeowner initially:

☐ Eligible ☐ Ineligible ☐ To be held for hardship consideration

Reason for ineligibility or hardship: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

A letter detailing the above decision was sent to homeowner on \_\_\_\_\_  
(Date)

Case Manager \_\_\_\_\_ Date \_\_\_\_\_

Supervisor \_\_\_\_\_ Date \_\_\_\_\_

**HOMEOWNER IDENTIFICATION NUMBER (FOR CASE MANAGER USE ONLY)**

Each homeowner will be assigned a unique identification code (case number) by the Case Manager with numbers based as follows:

Homeowner Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ (Add Homeowner ID Number to top, front of this form.)  
Non-profit ID County ID Applicant ID

**The non-profit ID** is as follows, with additional ID's added as necessary:

CAPN	-	Community Action Partnership of North Alabama
CSPW	-	Community Services Program of West Alabama
ARCH	-	Alabama Rural Coalition for the Homeless

**The county identifier** is to be based on the County of the homeowner's storm-damaged address, and is the same as the two digits of the Alabama County designation on a car tag, as follows:

Autauga	-	04	Etowah	-	31	Marion	-	49
Blount	-	08	Franklin	-	33	Marshall	-	50
Calhoun	-	11	Greene	-	35	Perry	-	53
Cherokee	-	13	Hale	-	36	Pickens	-	54
Choctaw	-	15	Jackson	-	39	Shelby	-	58
Clarke	-	16	Jefferson	-	01	St. Clair	-	59
Colbert	-	20	Lawrence	-	42	Sumter	-	60
Cullman	-	25	Limestone	-	44	Talladega	-	61
DeKalb	-	28	Madison	-	47	Tuscaloosa	-	63
Elmore	-	29	Marengo	-	48	Walker	-	64

**The homeowner identifier** number will be based on the order in which the homeowner's request for assistance comes in to the non-profit agency. Since this number will require 4 digits, it will begin with leading zeros (i.e., 0001) until the number increases (i.e., 0128). Therefore, *for example*, the identification number for the 115<sup>th</sup> application received by Community Action Partnership of North Alabama which was from Madison County will be: CAPN-47-0115.

## **Addendum 3**

**Applicant (Homeowner)  
Identification Number**

APPLICANT IDENTIFICATION NUMBERS FOR CDBG  
SINGLE-FAMILY HOMEOWNER HOUSING ASSISTANCE PROGRAM

Each applicant for pre-screening will be assigned a unique identification code (case number) that will incorporate the 1) non-profit's identity, 2) the county's identity, and 3) a four-digit number specific to the applicant. The numbers will be assigned as follows:

Applicant Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Non-profit ID                      County ID                      Applicant ID

**The non-profit ID** will be as follows:

CAPN	-	Community Action Partnership of North Alabama
CSPW	-	Community Services Program of West Alabama
ARCH	-	Alabama Rural Coalition for the Homeless

**The county identifier** will be the same as the two digits of the Alabama County designation on a car tag as listed below in alphabetical order. If the county tag number has only one digit (i.e., Jefferson County), a zero will be placed in the first position.

Autauga	-	04	Jefferson	-	01
Blount	-	08	Lawrence	-	42
Calhoun	-	11	Limestone	-	44
Cherokee	-	13	Madison	-	47
Choctaw	-	15	Marengo	-	48
Clarke	-	16	Marion	-	49
Colbert	-	20	Marshall	-	50
Cullman	-	25	Perry	-	53
DeKalb	-	28	Pickens	-	54
Elmore	-	29	Shelby	-	58
Etowah	-	31	St. Clair	-	59
Franklin	-	33	Sumter	-	60
Greene	-	35	Talladega	-	61
Hale	-	36	Tuscaloosa	-	63
Jackson	-	39	Walker	-	64

**The applicant identifier** will be numbered based on the order in which the applicant's request for assistance comes in to the non-profit agency. Since this number will require 4 digits, it will begin with leading zeros (i.e., 0001) until the number increases (i.e., 0128).

Therefore, the 115<sup>th</sup> application received by Community Action Partnership of North Alabama for Madison County will be: **CAPN-47-0115.**

## **Addendum 4**

### **Income Tables**

## INCOME TABLES

### Choctaw, Clarke, DeKalb, Etowah, Franklin, Marengo Marion, Perry, Pickens, Sumter, and Talladega Counties

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,050	\$0 to \$11,450	\$0 to \$12,900	\$0 to \$14,300	\$0 to \$15,450	\$0 to \$16,600	\$0 to \$17,750	\$0 to \$18,900
Low-Income	\$10,051 to \$16,700	\$11,451 to \$19,050	\$12,901 to \$21,450	\$14,301 to \$23,800	\$15,451 to \$25,750	\$16,601 to \$27,650	\$17,751 to \$29,550	\$18,901 to \$31,450
Moderate-Income	\$16,701 to \$26,700	\$19,051 to \$30,500	\$21,451 to \$34,300	\$23,801 to \$38,100	\$25,751 to \$41,150	\$27,651 to \$44,200	\$29,551 to \$47,250	\$31,451 to \$50,300
High-Income	Over \$26,700	Over \$30,500	Over \$34,300	Over \$38,100	Over \$41,150	Over \$44,200	Over \$47,250	Over \$50,300

### Calhoun County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$11,000	\$0 to \$12,550	\$0 to \$14,100	\$0 to \$15,650	\$0 to \$16,950	\$0 to \$18,200	\$0 to \$19,450	\$0 to \$20,700
Low-Income	\$11,001 to \$18,300	\$12,551 to \$20,900	\$14,101 to \$23,500	\$15,651 to \$26,100	\$16,951 to \$28,200	\$18,201 to \$30,300	\$19,451 to \$32,400	\$20,701 to \$34,500
Moderate-Income	\$18,301 to \$29,250	\$20,901 to \$33,400	\$23,501 to \$37,600	\$26,101 to \$41,750	\$28,201 to \$45,100	\$30,301 to \$48,450	\$32,401 to \$51,800	\$34,501 to \$55,150
High-Income	Over \$29,250	Over \$33,400	Over \$37,600	Over \$41,750	Over \$45,100	Over \$48,450	Over \$51,800	Over \$55,150

### Greene, Hale, and Tuscaloosa Counties

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$11,900	\$0 to \$13,600	\$0 to \$15,300	\$0 to \$16,950	\$0 to \$18,350	\$0 to \$19,700	\$0 to \$21,050	\$0 to \$22,400
Low-Income	\$11,901 to \$19,800	\$13,601 to \$22,600	\$15,301 to \$25,450	\$16,951 to \$28,250	\$18,351 to \$30,550	\$19,701 to \$32,800	\$21,051 to \$35,050	\$22,401 to \$37,300
Moderate-Income	\$19,801 to \$31,650	\$22,601 to \$36,200	\$25,451 to \$40,700	\$28,251 to \$45,200	\$30,551 to \$48,850	\$32,801 to \$52,450	\$35,051 to \$56,050	\$37,301 to \$59,700
High-Income	Over \$31,650	Over \$36,200	Over \$40,700	Over \$45,200	Over \$48,850	Over \$52,450	Over \$56,050	Over \$59,700

## Cullman County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,850	\$0 to \$12,400	\$0 to \$13,950	\$0 to \$15,500	\$0 to \$16,750	\$0 to \$18,000	\$0 to \$19,250	\$0 to \$20,500
Low-Income	\$10,851 to \$18,100	\$12,401 to \$20,650	\$13,951 to \$23,250	\$15,501 to \$25,800	\$16,751 to \$27,900	\$18,001 to \$29,950	\$19,251 to \$32,000	\$20,501 to \$34,100
Moderate-Income	\$18,101 to \$28,950	\$20,651 to \$33,050	\$23,251 to \$37,200	\$25,801 to \$41,300	\$27,901 to \$44,650	\$29,951 to \$47,950	\$32,001 to \$51,250	\$34,101 to \$54,550
High-Income	Over \$28,950	Over \$33,050	Over \$37,200	Over \$41,300	Over \$44,650	Over \$47,950	Over \$51,250	Over \$54,550

## Limestone and Madison Counties

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$15,050	\$0 to \$17,200	\$0 to \$19,350	\$0 to \$21,500	\$0 to \$23,250	\$0 to \$24,950	\$0 to \$26,700	\$0 to \$28,400
Low-Income	\$15,051 to \$25,100	\$17,201 to \$28,700	\$19,351 to \$32,300	\$21,501 to \$35,850	\$23,251 to \$38,750	\$24,951 to \$41,600	\$26,701 to \$44,500	\$28,401 to \$47,350
Moderate-Income	\$25,101 to \$40,150	\$28,701 to \$45,900	\$32,301 to \$51,650	\$35,851 to \$57,350	\$38,751 to \$61,950	\$41,601 to \$66,550	\$44,501 to \$71,150	\$47,351 to \$75,750
High-Income	Over \$40,150	Over \$45,900	Over \$51,650	Over \$57,350	Over \$61,950	Over \$66,550	Over \$71,150	Over \$75,750

## Marshall County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,800	\$0 to \$12,350	\$0 to \$13,900	\$0 to \$15,400	\$0 to \$16,650	\$0 to \$17,900	\$0 to \$19,100	\$0 to \$20,350
Low-Income	\$10,801 to \$18,000	\$12,351 to \$20,550	\$13,901 to \$23,100	\$15,401 to \$25,650	\$16,651 to \$27,750	\$17,901 to \$29,800	\$19,101 to \$31,850	\$20,351 to \$33,900
Moderate-Income	\$18,001 to \$28,750	\$20,551 to \$32,850	\$23,101 to \$36,950	\$25,651 to \$41,050	\$27,751 to \$44,350	\$29,801 to \$47,650	\$31,851 to \$50,950	\$33,901 to \$54,200
High-Income	Over \$28,750	Over \$32,850	Over \$36,950	Over \$41,050	Over \$44,350	Over \$47,650	Over \$50,950	Over \$54,200

## Jackson County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,100	\$0 to \$11,550	\$0 to \$13,000	\$0 to \$14,400	\$0 to \$15,600	\$0 to \$16,750	\$0 to \$17,900	\$0 to \$19,050
Low-Income	\$10,101 to \$16,800	\$11,551 to \$19,200	\$13,001 to \$21,600	\$14,401 to \$24,000	\$15,601 to \$25,950	\$16,751 to \$27,850	\$17,901 to \$29,800	\$19,051 to \$31,700
Moderate-Income	\$16,801 to \$26,900	\$19,201 to \$30,750	\$21,601 to \$34,600	\$24,001 to \$38,400	\$25,951 to \$41,500	\$27,851 to \$44,550	\$29,801 to \$47,650	\$31,701 to \$50,700
High-Income	Over \$26,900	Over \$30,750	Over \$34,600	Over \$38,400	Over \$41,500	Over \$44,550	Over \$47,650	Over \$50,700

## Blount, Jefferson, Shelby, and St. Clair Counties

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$13,200	\$0 to \$15,100	\$0 to \$17,000	\$0 to \$18,850	\$0 to \$20,400	\$0 to \$21,900	\$0 to \$23,400	\$0 to \$24,900
Low-Income	\$13,201 to \$22,000	\$15,101 to \$25,150	\$17,001 to \$28,300	\$18,851 to \$31,400	\$20,401 to \$33,950	\$21,901 to \$36,450	\$23,401 to \$38,950	\$24,901 to \$41,450
Moderate-Income	\$22,001 to \$35,200	\$25,151 to \$40,200	\$28,301 to \$45,250	\$31,401 to \$50,250	\$33,951 to \$54,300	\$36,451 to \$58,300	\$38,951 to \$62,350	\$41,451 to \$66,350
High-Income	Over \$35,200	Over \$40,200	Over \$45,250	Over \$50,250	Over \$54,300	Over \$58,300	Over \$62,350	Over \$66,350

## Colbert County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$11,300	\$0 to \$12,900	\$0 to \$14,500	\$0 to \$16,100	\$0 to \$17,400	\$0 to \$18,700	\$0 to \$20,000	\$0 to \$21,300
Low-Income	\$11,301 to \$18,800	\$12,901 to \$21,500	\$14,501 to \$24,200	\$16,101 to \$26,850	\$17,401 to \$29,000	\$18,701 to \$31,150	\$20,001 to \$33,300	\$21,301 to \$35,450
Moderate-Income	\$18,801 to \$30,100	\$21,501 to \$34,400	\$24,201 to \$38,700	\$26,851 to \$42,950	\$29,001 to \$46,400	\$31,151 to \$49,850	\$33,301 to \$53,300	\$35,451 to \$56,700
High-Income	Over \$30,100	Over \$34,400	Over \$38,700	Over \$42,950	Over \$46,400	Over \$49,850	Over \$53,300	Over \$56,700

### Cherokee County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,650	\$0 to \$12,200	\$0 to \$13,700	\$0 to \$15,200	\$0 to \$16,450	\$0 to \$17,650	\$0 to \$18,850	\$0 to \$20,100
Low-Income	\$10,651 to \$17,750	\$12,201 to \$20,250	\$13,701 to \$22,800	\$15,201 to \$25,300	\$16,451 to \$27,350	\$17,651 to \$29,350	\$18,851 to \$31,400	\$20,101 to \$33,400
Moderate-Income	\$17,751 to \$28,350	\$20,251 to \$32,400	\$22,801 to \$36,450	\$25,301 to \$40,500	\$27,351 to \$43,750	\$29,351 to \$47,000	\$31,401 to \$50,250	\$33,401 to \$53,500
High-Income	Over \$28,350	Over \$32,400	Over \$36,450	Over \$40,500	Over \$43,750	Over \$47,000	Over \$50,250	Over \$53,500

### Autauga and Elmore Counties

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$12,650	\$0 to \$14,450	\$0 to \$16,250	\$0 to \$18,050	\$0 to \$19,500	\$0 to \$20,950	\$0 to \$22,400	\$0 to \$23,850
Low-Income	\$12,651 to \$21,050	\$14,451 to \$24,050	\$16,251 to \$27,050	\$18,051 to \$30,050	\$19,501 to \$32,500	\$20,951 to \$34,900	\$22,401 to \$37,300	\$23,851 to \$39,700
Moderate-Income	\$21,051 to \$33,700	\$24,051 to \$38,500	\$27,051 to \$43,300	\$30,051 to \$48,100	\$32,501 to \$51,950	\$34,901 to \$55,800	\$37,301 to \$59,650	\$39,701 to \$63,500
High-Income	Over \$33,700	Over \$38,500	Over \$43,300	Over \$48,100	Over \$51,950	Over \$55,800	Over \$59,650	Over \$63,500

### Lawrence County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$11,750	\$0 to \$13,400	\$0 to \$15,100	\$0 to \$16,750	\$0 to \$18,100	\$0 to \$19,450	\$0 to \$20,800	\$0 to \$22,150
Low-Income	\$11,751 to \$19,600	\$13,401 to \$22,400	\$15,101 to \$25,200	\$16,751 to \$27,950	\$18,101 to \$30,200	\$19,451 to \$32,450	\$20,801 to \$34,700	\$22,151 to \$36,900
Moderate-Income	\$19,601 to \$31,300	\$22,401 to \$35,800	\$25,201 to \$40,250	\$27,951 to \$44,700	\$30,201 to \$48,300	\$32,451 to \$51,900	\$34,701 to \$55,450	\$36,901 to \$59,050
High-Income	Over \$31,300	Over \$35,800	Over \$40,250	Over \$44,700	Over \$48,300	Over \$51,900	Over \$55,450	Over \$59,050



# Walker County

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Very Low-Income	\$0 to \$10,250	\$0 to \$11,700	\$0 to \$13,150	\$0 to \$14,600	\$0 to \$15,800	\$0 to \$16,950	\$0 to \$18,150	\$0 to \$19,300
Low-Income	\$10,251 to \$17,050	\$11,701 to \$19,500	\$13,151 to \$21,950	\$14,601 to \$24,350	\$15,801 to \$26,300	\$16,951 to \$28,250	\$18,151 to \$30,200	\$19,301 to \$32,150
Moderate-Income	\$17,051 to \$27,300	\$19,501 to \$31,200	\$21,951 to \$35,100	\$24,351 to \$38,950	\$26,301 to \$42,100	\$28,251 to \$45,200	\$30,201 to \$48,300	\$32,150 to \$51,450
High-Income	Over \$27,300	Over \$31,200	Over \$35,100	Over \$38,950	Over \$42,100	Over \$45,200	Over \$48,300	Over \$51,450

## **Addendum 5**

# **Homeowner's Request for Grievance Review Form**

## HOMEOWNER'S REQUEST FOR GRIEVANCE REVIEW

Date of Request: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone: Home \_\_\_\_\_ Cell \_\_\_\_\_

What is the reason for your grievance? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Attach Supporting Documents**

\_\_\_\_\_  
Homeowner's Signature

Return completed form to: \_\_\_\_\_

\_\_\_\_\_  
(Address of Housing Intake Agency (HIA) working with Homeowner to be entered here.)